EXHIBIT 5

DATE 2/8/2011

HB 334









31 January 2011

To: the Honorable Elsie Arntzen, Chairperson, and all members of House Business and Labor Committee

From: Sherm and Bonnie Anderson, business owners

Subject: Written testimony on behalf of HB334 sponsored by Rep. Scott Reichner

My wife, Bonnie and I own and operate various business entities located in Deer Lodge, Montana. Having been in business for 35 years we are well aware of the adverse effects that workers compensation law can and does have on businesses in Montana. We are a small business entity but have a major effect, not only in our location of Powell County but also in the surrounding counties of Butte-Silverbow, Anaconda-Deerlodge and Granite Counties.

If Montana's intent is to not only increase job opportunity but to also retain jobs we currently have, the role of Workers Compensation reform is desperately needed. One only has to look back over the last decade or more to see first-hand the effects of such reform. In the mid to late 1990's and early 2000's, Montana legislative and state Workers Compensation Fund did exactly that: reformed some of the work comp laws and restructured the workers compensation fund, hence premiums began to come down without dramatic adverse effects on employees. In the mid-2000's, this trend began to reverse itself. Workers Compensation premiums again began to rise and now, as statistics show us, Montana is back in 50th place in the nation, pertaining to workers compensation being business-friendly.

If we are to reverse this downward trend, it will require some dramatic reform. Therefore, we urge you to support this particular bill that has been proposed by Rep. Reichner as being a good step toward the goal of workers compensation reform.

As a former Montana State Senator, I also understand the process involved and realize that this is a good beginning. Again, we urge you to lend your support, give HB334 a "do pass" and begin the debate as it moves through both houses of congress.

Thank you for your hard work and consideration. Please feel free to contact us with any questions or comments.

Respectfully submitted,

Sherm and Bonnie Anderson

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